

Legislation Introduced in the 108th Congress

<i>Bill Number</i>	<i>Date Introduced</i>	<i>Sponsor</i>	<i>Description</i>	<i>Status</i>
H.R. 11	1/7/2003	Oxley (R-OH)	Extension of the national flood insurance program	Public Law No: 108-3.
H.R. 21	1/7/2003	Leach (R-IA)	Internet gambling	Referred to Financial Services and Judiciary Committees
S. 22	1/7/2003	Daschle (D-SD)	Identity theft prevention	Referred Judiciary Committee
S. 9	1/7/2003	Daschle (D-SD)	Investment advice	Referred to Finance Committee
H.R. 383	1/27/2003	Royce (R-CA)	Excludes loans made to nonprofit religious organizations from the member business loan limitations in the Federal Credit Union Act	Referred to Financial Services Committee
S. 223	1/28/2003	Feinstein (D-CA)	Identity theft prevention	Referred to Banking, Housing and Urban Affairs Committee
S. 229	1/29/2003	Johnson (D-SD)	Deposit insurance reform, including an increase in coverage to	Referred to

			\$130,000 for individual accounts, as well as an increase in coverage to \$260,000 for retirement accounts	Banking, Housing and Urban Affairs Committee
S. 272	1/30/2003	Santorum (R-PA)	IDA's	Referred to Finance Committee
H.R. 522	2/4/2003	Bachus (R-AL)	Deposit insurance reform, including an increase in coverage to \$130,000 for individual accounts, as well as an increase in coverage to \$260,000 for retirement accounts	Approved by Financial Services Committee on 3/13/2003
H.R. 650	2/7/2003	Andrews (D-NJ)	Amends RESPA to provide for homeowners to recover treble damages from mortgage escrow servicers for failures by such servicers to make timely payments from escrow accounts for homeowners insurance, taxes, or other charges	Referred to Financial Services Committee
H.R. 661	2/11/2003	Nussle (R-IA)	Permits financial institutions to determine their interest expense deduction without regard to tax-exempt bonds issued to provide certain small loans for health care or educational purposes	Referred to Ways and Means Committee
H.R. 670	2/11/2003	Baker (R-LA)	Amends the National Flood Insurance Act of 1968 to provide for identification, mitigation and purchase of properties insured under the national flood insurance program that suffer repetitive losses	Referred to Financial Services Committee
H.R. 739	2/12/2003	Ramstad (R-MN)	Modify the UBIT on investment in certain debt-financed properties	Referred to Ways and Means Committee

S. 386	2/13/2003	Corzine (D-NJ)	Establish a grant program to enhance the financial and retirement literacy of mid-life and older Americans and to reduce financial abuse and fraud among such Americans	Referred to HELP Committee
H.R. 758	2/13/2003	Kelly (R-NY)	Reg. D provision – Business Checking Freedom Act	Approved by Financial Services Committee on 3/13/2003
H.R. 773	2/13/2003	Hinojosa (D-TX)	Authorizes financial institutions to accept matricula consular issued in the US as a valid form of identification	Referred to Financial Services Committee
H.R. 774	2/13/2003	Andrews (D-NJ)	Prohibits any operator of an ATM that displays paid advertising from imposing any fee on a consumer for the use of that machine	Referred to Financial Services Committee
H.R. 818	2/13/2003	Kleczka (D-WI)	Amends GLB to further protect customers of financial institutions who identities are stolen from the financial institution	Referred to Financial Services Committee
H.R. 833	2/13/2003	Ney (R-OH)	Establishes a consumer mortgage protection board	Referred to Financial Services Committee
H.R. 845	2/13/2003	Royce (R-CA)	Excludes interest on bank loans made to churches and religious organizations from gross income	Referred to Ways and Means Committee

H.R. 858	2/13/2003	Tanner (D-TN)	Establishes penalties for aggravated identity theft	Referred to Judiciary Committee
H.R. 859	2/13/2003	Toomey (R-PA)	Repeals the prohibition on the payment of interest on demand deposits	Referred to Financial Services Committee
H.R. 923	2/26/2003	Doolittle (R-CA)	Allows certain premier certified lenders to maintain an alternative loss reserve	Referred to Small Business Committee
H.R. 927	2/26/2003	Hulshof (R-MO)	Creates FFARM Accounts	Referred to Ways and Means Committee
S. 476	2/27/2003	Grassley (R-IA)	IDA's	Placed on the Senate calendar
H.R. 971	2/27/2003	Bachus (R-AL)	Excludes \$100 of interest from gross income and to raise the threshold for reporting interest paid to \$100	Referred to Ways and Means Committee
H.R. 974	2/27/2003	Sensenbrenner	Bankruptcy reform	Approved by House on 2/19/2002
H.R. 1000	2/27/2003	Boehner (R-OH)	Investment advisor for managing retirement income assets	Referred to Ways and Means and Education

				and Workforce Committees
H.R. 1037	2/27/2003	Sweeney (R- NY)	Prevents terrorists and money launderers from establishing accounts for illegal money transfers through the use of false Social Security numbers or TINs	Referred to Financial Services Committee
S. 519	3/5/2003	Campbell (R- CO)	Establishes a Native American owned financial entity to provide financial services to Indian tribes, Native American organizations, and Native Americans	Referred to Indian Affairs Committee
S. 532	3/5/2003	Hutchison (R- TX)	Enhances the capacity of organizations working in the US-Mexico border region to develop affordable housing and infrastructure and to foster economic opportunity in the colonias	Referred to Banking Committee
S. 553	3/6/2003	Schumer (D- NY)	Reg. D legislation	Referred to Banking Committee
S. 627	3/13/2003	Kyl (R-AZ)	Internet gambling	Referred to Banking Committee
S. 660	3/19/2003	Johnson (D-SD)	Extends the Fair Credit Reporting Act (FCRA)	Referred to Banking Committee
H.R. 1375	3/20/2003	Capito (R-WV)	Reg. relief legislation	Referred to Financial Services Committee
H.R. 1473	3/27/2003	Gutierrez (D-IL)	Amends the FCRA to provide disclosures of credit-based insurance scoring information by insurers and credit reporting agencies	Referred to Financial Services

				Committee
H.R. 1474	3/27/2003	Hart (R-PA)	Check truncation	Approved by House
H.R. 1480	3/27/2003	Jones (D-OH)	Increases the expertise and capacity of community-based organizations involved in economic development activities and key community development programs	Referred to Financial Services Committee
H.R. 1492	3/27/2003	Ose (R-CA)	Provides eligible FCU non-members access to money order and check cashing services	Referred to Financial Services Committee
H.R. 1543	4/1/2003	Frank (D-MA)	Amend the FCRA to exempt certain communications from the definition of consumer report	Referred to Financial Services Committee
H.R. 1544	4/1/2003	Nadler (D-NY)	Amend the Bank Protection Act and the FCUA to require enhanced security measures at depository institutions and ATMs; to provide surveillance pictures to use for criminal prosecution	Referred to Financial Services and Judiciary Committees
H.R. 1573	4/2/2003	Pascrell (D-NJ)	Require credit card issuers to mail monthly statements at least 30 days before the due date of the next payment	Referred to Financial Services Committee
S. 785	4/3/2003	Baucus (D-MT)	Allow the payment of dividends on the stock of cooperatives without reducing patronage dividends	Referred to Finance Committee
H.R. 1614	4/3/2003	Leach (R-IA)	Reauthorize the HOPE VI program for revitalization of severely distressed public housing and to provide financial assistant for main street revitalization or redevelopment projects in smaller communities to support	Referred to Financial Services

			the development of affordable housing for low-income families in connection with such projects	Committee
H.R. 1636	4/3/2003	Stearns (R-FL)	Enhance consumer privacy	Referred to Energy and Commerce and International Relations Committees
S. 792	4/7/2003	Miller (D-GA)	Restate, clarify, and revise the Soldiers' and Sailors' Civil Relief Act	Referred to Veterans Affairs Committee
S. 803	4/7/2003	Nelson (D-NE)	Allow a deduction to members of the Armed Forces reserves for contributions to savings accounts which may be used when the members are called to active duty	Referred to Finance Committee
S. 811	4/8/2003	Allard (R-CO)	Support certain housing proposals including the HOME Investment Partnership Act	Referred to Judiciary Committee
S. 813	4/8/2003	Corzine (D-NJ)	Require States to promote financial education under the TANF program to allow financial education to count as work activity	Referred to Finance Committee
H.R. 1663	4/8/2003	Jones (D-OH)	Protect homebuyers from predatory lending practices	Referred to Financial Services Committee
S. 875	4/10/2003	Kerry (D-MA)	Allow an income tax credit for the provision of homeownership and community development	Referred to Finance Committee
H.R.	4/10/2003	Carson (D-IN)	Amend the FCRA to require consumer reporting agencies to notify	Referred to

1729			consumers when negative information is added to the consumer's file at such agency	Financial Services Committee
H.R. 1747	4/10/2003	McGovern (D-MA)	Amend the Truth in Lending Act to provide for enhance information regarding credit card balance payment terms and conditions	Referred to Financial Services Committee
H.R. 1748	4/10/2003	McGovern (D-MA)	Amend the Equal Credit Opportunity Act to permit the collection of demographic information in connection with small business loan applications with the applicant's consent	Referred to Financial Services Committee
S. 904	4/11/2003	Lincoln (D-AR)	Amend the Federal Deposit Insurance Act to clarify the scope of provisions relating to applicable rates of interest and other charge limitations	Referred to Banking, Housing and Urban Affairs Committee
S. 913	4/11/2003	Santorum (R-PA)	Amend the Federal Deposit Insurance Act to provide for the return of excess amounts in Federal deposit insurance funds to financial institutions for use in their communities, with such distributions allocated according to the historical basis of contributions made to the funds by such institutions	Referred to Banking, Housing and Urban Affairs Committee
H.R. 1766	4/11/2003	Tiberi (R-OH)	Make FCRA permanent and amend the GLB to establish a national uniform privacy standard for financial institutions	Referred to Financial Services Committee
H.R. 1776	4/11/2003	Portman (R-OH)	Expand retirement savings vehicles	Referred to Ways and Means and Energy and

				Commerce Committees
H.R. 1779	4/11/2003	Beauprez (R-CO)	Allow penalty-free withdrawals from retirement plans during the period that a military reservist or national guardsman is call to active duty for an extended period	Referred to Ways and Means Committee
H.R. 1816	4/11/2003	Stark (D-CA)	Amend the National Flood Insurance Act to ensure homeowners are provided adequate notice of flood map changes and fair opportunity to appeal such changes	Referred to Financial Services Committee
H.R. 2035	5/8/2003	Hooley (D-OR)	Prevent identity theft	Referred to Financial Services Committee
H.R. 2043	5/9/2003	Bachus (R-AL)	Establish a mechanism for developing uniform US positions on issues before the Basel Committee and require a review of the Basel Committee recommendations for an accord on capital standards	Referred to Financial Services Committee
H.R. 2074	5/13/2003	Gutierrez (D-IL)	Require disclosures for international wire transfers	Referred to Financial Services
H.R. 2120		Toomey (R-PA)	Revise the banking and bankruptcy insolvency laws with respect to the termination and netting of financial contracts	Referred to Financial Services and Judiciary Committees
H.R. 2143	5/19/2003	Bachus (R-AL)	Prevent the use of certain bank instruments for unlawful Internet gambling	Approved by House on June 10,

				2003
H.R. 2261	5/22/2003	Linda Sanchez (D-CA)	Amend the Small Business Act to increase the maximum amount for which a loan can be made under the Microloan Program	Referred to Small Business Committee
S. 1154	5/23/2003	Snowe (R-ME)	Reauthorize the programs administered by the SBA that assist small business concerns owned and controlled by women	Referred to Small Business Committee
S. 1163	6/2/2003	Hutchison (R-TX)	Condition receipt of certain State revolving funds on the restriction of development or construction of new colonia and colonia structures along the border between the US and Mexico	Referred to Environment and Public Works Committee
S. 1181	6/4/2003	Corzine (D-NJ)	Promote youth financial education	Referred to Health, Education, Labor and Pensions Committee
H.R. 2341	6/4/2003	Sessions (R-TX)	Encourage a strong community-based banking system	Referred to Ways and Means Committee
H.R. 2373	6/5/2003	Maloney (D-NY)	Authorize the HUD Secretary to make grants to nonprofit community organizations for the development of open space on municipally owned vacant lots in urban areas	Referred to Financial Services Committee
H.R. 2407	6/10/2003	Rush (D-NY)	Protect consumers who avail themselves of payday loans from usurious interest rates and exorbitant fees, perpetual debt, the use of criminal	Referred to Financial

			actions to collect debts, and other unfair practices by payday lenders, to encourage the States to license and closely regulate payday lenders	Services Committee
H.R. 2546	6/19/2003	Sanders (I-VT)	Require consumer reporting agencies to provide consumers with a free credit report annually, upon request by the consumer	Referred to Financial Services Committee
H.R. 2549	6/19/2003	Sherman (D-CA)	Prohibit creditors from taking adverse action with respect to certain payments that are due in or shortly after a period of disruption in mail service resulting from a national emergency declared under the National Emergencies Act	Referred to Financial Services Committee
S. 1334	6/25/2003	Shelby (R-AL)	Check truncation	Approved by Senate
S. 1344	6/26/2003	Corzine (D-NJ)	Require disclosures relating to exchange rates in transfers involving international transactions	Referred to Banking Committee
S. 1359	6/26/2003	Boxer (D-CA)	Allow credit unions to provide international money transfer services and require disclosures in connection with international money transfers from all money transmitting service providers	Referred to Banking Committee
H.R. 2617	6/26/2003	Shadegg (R-AZ)	Identity theft	Referred to Financial Services, Ways and Means, and Energy and Commerce Committees
H.R. 2622	6/26/2003	Bachus (R-AL)	FAIR Act	Referred to Financial Services Committee

H.R. 2633	6/26/2003	Emanuel (D-IL)	Identity theft	Referred to Financial Services, Ways and Means, and Energy and Commerce Committees
H.R. 2637	6/26/2003	Gutierrez (D-IL)	Require disclosures relating to exchange rates in transfers involving international transactions	Referred to Financial Services Committee
S. 1370	7/8/2003	Schumer (D-NY)	Amend the FCRA to provide for disclosure of credit-scoring information by creditors and consumer reporting agencies	Referred to Banking Committee
S. 1375	7/8/2003	Snowe (R-ME)	Reauthorize SBA programs	Referred to Small Business Committee
H.R. 2724	7/14/2003	Sanders (I-VT)	Amend the FCRA to prohibit the use of any information in any consumer report by any credit card issuer that is unrelated to the transactions and experience of the card issuer with the consumer to increase the APR applicable to credit extended to the consumer	Referred to Financial Services Committee
H.R. 2802	7/21/2003	Manzullo (R-IL)	Reauthorize the Small Business Act and the Small Business Investment Act of 1958	Referred to Small Business
H.R. 2861	7/24/2003	Walsh (R-NY)	VA-HUD and Independent Agencies FY 2004 Appropriations	Approved by House 7/25/2003
S. 1458	7/25/2003	Nelson (D-FL)	Amend the Gramm Leach Bliley Act to provide for enhanced protection of	Referred to

			nonpublic personal information	Banking Committee
S. 1470	7/28/2003	Sarbanes (D-MD)	Establish the Financial Literacy and Coordinating Committee within the Treasury Department	Referred to Banking Committee
S. 1532	7/31/2003	Stabenow (D-MI)	Establish a Financial Literacy Commission	Referred to Banking Committee
S. 1571	9/2/2003	Shelby (R-AL)	Increase the FHA mortgage commitment level to carry out the purposes of section 203(b) of the National Housing Act	Referred to Banking Committee
S. 1581	9/3/2003	Cantwell (D-WA)	Mitigate the harm individuals throughout the Nation who have been victimized by identity theft	Referred to Judiciary Committee
H.R. 2990	9/3/2003	Biggert (R-IL)	Establish a Commission to Educate our Nation's Teachers and Students on Financial Literacy Skills	Referred to Education and Workforce Committee
S. 1584	9/5/2003	Bond (R-MO)	VA-HUD Appropriations	Placed on the Senate Calendar
HR 3016	9/5/2003	Hart (R-PA)	Combat terrorism financing	Referred to Judiciary and International Relations Committee
S. 1597	9/9/2003	Allen (R-VA)	Provide mortgage payment assistance for employees who are separated from employment	Referred to Health,

				Education, Labor and Pensions Committee
H.R. 3066	9/10/2003	Garrett (R-NJ)	Amend the Fair Debt Collection Practices Act to make certain technical corrections	Referred to Financial Services Committee
H.R. 3067	9/10/2003	Goode (R-VA)	Provide mortgage payment assistance for certain employees who are separated for employment	Referred to Education and the Workforce Committee
H. R. 3071	9/10/2003	Paul (R-TX)	Prohibit the provision of Federal funds to the housing-related GSE's and to remove certain competitive advantages granted under law to such enterprises	Referred to Financial Services Committee
S. 1607	9/11/2003	Graham (R-SC)	Establish a Federal program to provide reinsurance to improve the availability of homeowners' insurance	Referred to Banking Committee
S. 1633	9/17/2003	Corzine (D-NJ)	Require financial institutions and financial services providers to notify customers of the unauthorized use of personal information, to amend the Fair Credit Reporting Act to require fraud alerts to be included in consumer credit files in such cases, and to provide customers with enhanced access to credit reports in such cases	Referred to Banking Committee
H.R. 3135	9/17/2003	Weiner (D-NY)	Amend the Truth in Lending Act to require a store in which a consumer may apply to open a credit or charge card account to display a sign, at each location where the application may be made, containing the same information required by such Act to be prominently placed in a tabular format on the application	Referred to Financial Services

S. 1636	9/18/2003	Reed (D-RI)	Preserve the ability of the FHA to insure mortgages under section 238 and 519 of the National Housing Act	Approved
S. 1656	9/25/2003	Corzine (D-NJ)	Address regulation of secondary mortgage market enterprises	Referred to Banking Committee

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